



Caption in Compliance with D.N.J. LBR 9004-1(b)

SUBRANNI ZAUBER LLC  
 1624 Pacific Avenue  
 Atlantic City, NJ 08401  
 (609) 4347-7000; Fax (609) 345-4545  
 Attorneys for Debtor  
 By: Scott M. Zauber, Esq.

Order Filed on September 20, 2016  
 by Clerk  
 U.S. Bankruptcy Court  
 District of New Jersey

In Re:  
 Anthony J. Koepfer

Case Number: 16-20396 (ABA)Hearing Date: September 20, 2016Judge: Andrew B. AltenburgChapter: 7

Recommended Local Form:  Followed  Modified

**ORDER TO AVOID LIEN(S) IN A CHAPTER 7 CASE  
 PURSUANT TO 11 U.S.C. § 522(f)**

The relief set forth on the following page is **ORDERED**.

—  
 DATED: September 20, 2016



\_\_\_\_\_  
 Honorable Andrew B. Altenburg, Jr.  
 United States Bankruptcy Court

This matter was presented to the Court by the debtor on a Motion to Avoid Judicial lien(s) on the property described as 11 Aldeberan Court, Turnersville, NJ 08012, and it is hereby

ORDERED that the following judicial lien(s) is (are) avoided (list liens):

1. CACH of NJ, LLC (DC-001061-13; Citibank, NA (DC-011950-12)
2. Cavalry SPC I, LLC (DC-013814-14); Portfolio Recovery (DC-006728-13)

and it is hereby

ORDERED that the debtor may avoid above referenced lien(s) and have same cancelled of record as to the property, provided the debtor is granted a discharge in this chapter 7 case.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Anthony J. Koepfer  
 Debtor

Case No. 16-20396-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2016.

db Anthony J. Koepfer, 11 Aldeberan Ct, Turnersville, NJ 08012-2404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com; jwh@trusteesolutions.net  
 Scott M. Zauber on behalf of Debtor Anthony J. Koepfer szauber@subranni.com, ecf@subranni.com; desk@subranni.com; cwild@subranni.com; jwiesner@subranni.com; mmorrow@subranni.com; hinnaurato@subranni.com

TOTAL: 3